Case 17-26356-JKS Doc 34 Filed 02/23/18 Entered 02/23/18 14:55:46 Desc Main

Document Page 1 of 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3

In Re:

Elizabeth Asoro,

Debtor.

Order Filed on February 23, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-26356 JKS

Adv. No.:

Hearing Date: 1/11/18 @ 9:00 a.m.

Judge: John K. Sherwood

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: February 23, 2018

Honorable John K. Sherwood United States Bankruptcy Court Page 2

Debtor: Elizabeth Asoro Case No.: 17-26356 JKS

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, the Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 3, holder of a mortgage on real property located at 169 Osborne Terrace, Newark, NJ, 07112, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Leressa Crockett, Esquire, attorney for Debtor, Elizabeth Asoro, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall obtain a loan modification by February 28, 2018, or as may be extended by modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall make disbursements on Secured Creditor's claim while the loan modification is pending pursuant to the terms of the plan; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor does not waive its rights with regard to the pre-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.